

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

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In re:

Case No: 13-50503 – RJK

CHAD M WARD  
3429 COUNTY RD 131  
KETTLE RIVER, MN 55757

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-8307

AMI S WARD  
aka AMI S WARD-JOHNSON  
3429 COUNTY RD 131  
KETTLE RIVER, MN 55757

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-4576

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/11/13

Robert J Kressel  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on September 11, 2013 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of MinnesotaIn re:  
CHAD M WARD  
AMI S WARD  
DebtorsCase No. 13-50503-RJK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0864-5

User: admin  
Form ID: 7dscPage 1 of 1  
Total Noticed: 18

Date Rcvd: Sep 12, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2013.

db/jdb +CHAD M WARD, AMI S WARD, 3429 COUNTY RD 131, KETTLE RIVER, MN 55757-8772  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
60346767 +CERTIFIED RECOVERY INC, PO BOX 808, EAU CLAIRE, WI 54702-0808  
60346768 +CU RECOVERY, 26263 FOREST BLVD., WYOMING, MN 55092-8033  
60346769 ENCORE RECEIVABLE MGMT, PO BOX 3330, OLATHE, KS 66063-3330  
60346770 GATEWAY CLINIC, 4570 CO HWY 61, MOOSE LAKE, MN 55767  
60346773 +LAKE STATE FEDERAL CU, 301 ELM AVENUE, MOOSE LAKE, MN 55767-7706  
60346774 +MEYER & NJUS, 1100 US BANK PLAZA, 200 SOUTH SIXTH STREET, MINNEAPOLIS, MN 55402-1595  
60346775 +MIDLAND FUNDING LLC, C/O MESSERLI & KRAMER PA, 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662  
60346777 ONEMAIN FIANCIAL, 300 ST PAUL PLAZA, BSP13A, BALTIMORE, MD 21202  
60346778 ONEMAIN FINANCIAL, PO BOX 70915, CHARLOTTE, NC 28272-0915  
60346779 RODENBURG LAW FIRM, 1004 E CENTRAL AV, PO BOX 4127, BISMARCK, ND 58502-4127

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDPREV.COM Sep 12 2013 22:08:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Sep 12 2013 22:11:45 US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
60346766 +EDI: RMSC.COM Sep 12 2013 22:08:00 CARE CREDIT, C/O GECRB BKY DEPT, PO BOX 103106,  
ROSWELL, GA 30076-9106  
60346771 +EDI: RMSC.COM Sep 12 2013 22:08:00 GE MONEY BANK, ATTN: BKY DEPT, PO BOX 103104,  
ROSWELL, GA 30076-9104  
60346772 EDI: IRS.COM Sep 12 2013 22:08:00 INTERNAL REVENUE SERVICE, 30 7TH ST E, STE 1222,  
ST PAUL, MN, 55101-4940  
60346776 EDI: MINNDPREV.COM Sep 12 2013 22:08:00 MN DEPT OF REVENUE, BANKRUPTCY SECTION,  
PO BOX 64447, ST PAUL, MN 55164-0447

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2013

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2013 at the address(es) listed below:

Bridget A. Brine ecf@brinelaw.com, bab@trustesolutions.net  
Peter Greenlee on behalf of Debtor CHAD M WARD greenlee@greenleelaw.com  
Peter Greenlee on behalf of Joint Debtor AMI S WARD greenlee@greenleelaw.com  
US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 4